



PATENT  
Attorney Docket No. 52493.000104

Sector 8

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
Shekar JANNAH et al. )  
Serial No.: 09/950,009 ) Art Unit: 2164  
Filed: September 12, 2001 ) Examiner: Unassigned

For: SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE LOANS

**REQUEST FOR PETITION FOR EXTENSION OF TIME AND**  
**RESPONSE TO NOTICE TO FILE MISSING PARTS**

Attention: Box Missing Parts  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**REQUEST FOR PETITION FOR EXTENSION OF TIME**

Applicants respectfully petition the Assistant Commissioner for Patents for a one-month extension of time up to and including January 16, 2001, to respond to the Notice to File Missing Parts of Nonprovisional Application mailed October 16, 2001 by the U.S. Patent and Trademark Office. The fee in the amount of \$110.00 is hereby authorized to be charged to Deposit Account No. 50-0206.

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION**

Responsive to the attached U.S. Patent and Trademark Office "Notice to File Missing Parts of Nonprovisional Application" mailed October 16, 2001, Applicants submit herewith an executed Joint Declaration for filing in the cited patent application, along with the required fee for late filing of the Declaration. Applicants also submit herewith five (5) sheets of Acceptable Drawings in compliance with 37 CFR § 1.84 for the aforementioned patent application.



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COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/950,009	09/12/2001	Shekar Jannah	52493.000104

CONFIRMATION NO. 9224

FORMALITIES LETTER



\*OC00000006913156\*

Jonathan D. Link  
Hunton & Williams  
Suite 1200  
1900 K Street, N.W.  
Washington, DC 20006

Date Mailed: 10/16/2001

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION**

**FILED UNDER 37 CFR 1.53(b)**

***Filing Date Granted***

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 710 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$824.
  - \$504 for 28 total claims over 20.
  - \$320 for 4 independent claims over 3 .
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 1664.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. ( 5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

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				130.00	OP
				504.00	OP
				290.00	OP
				46.00	CH
02 FC:101					
03 FC:105					
04 FC:103					
05 FC:102					

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*A copy of this notice **MUST** be returned with the reply.*

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE